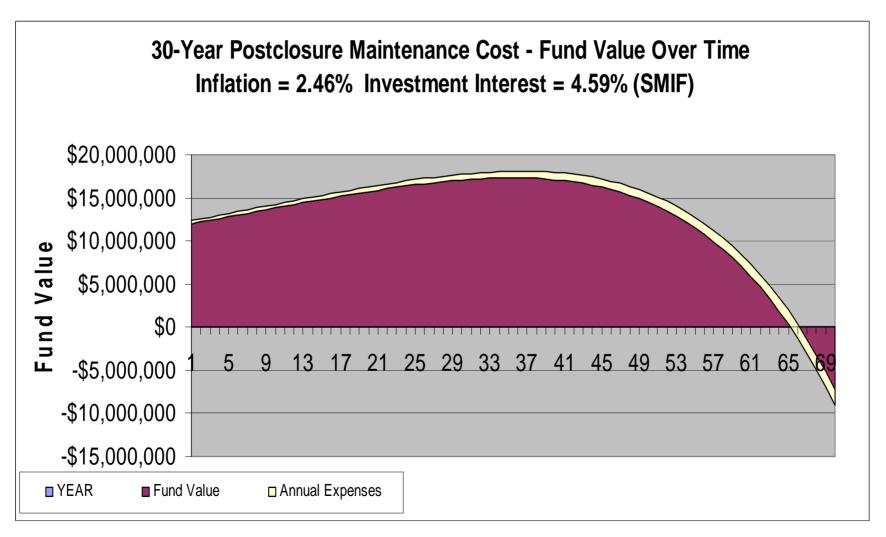
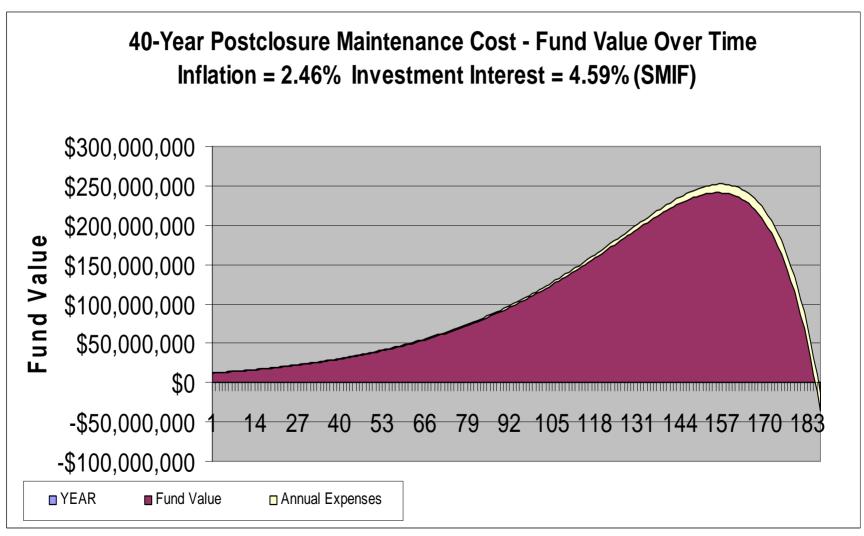
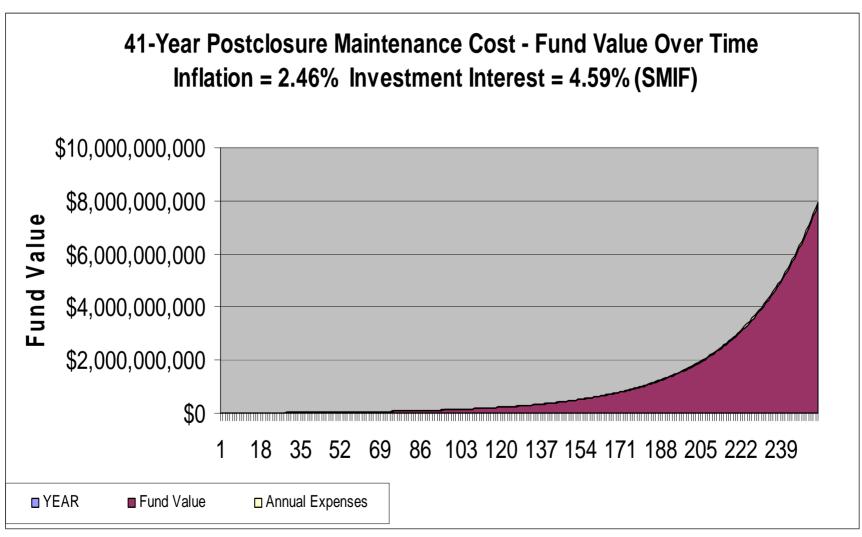
30-Year Estimate with 20% Contingency - SMIF Earnings



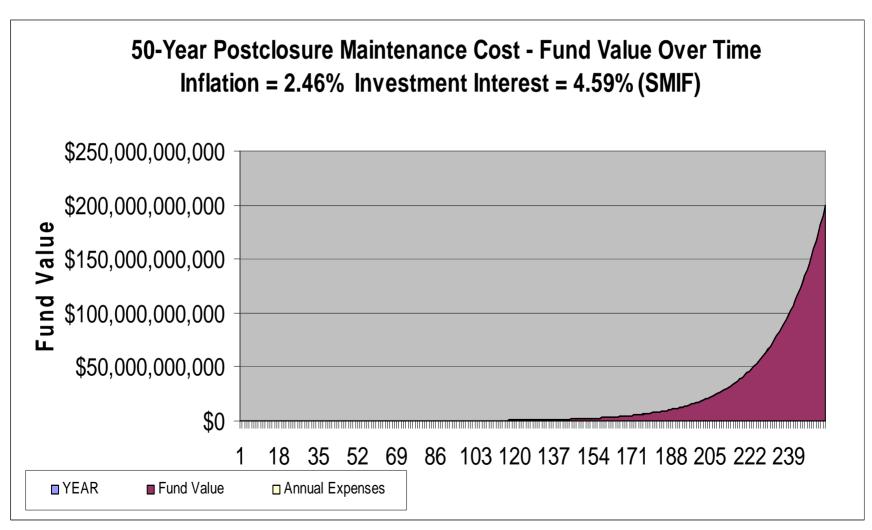
40-Year Estimate with 20% Contingency – SMIF Earnings



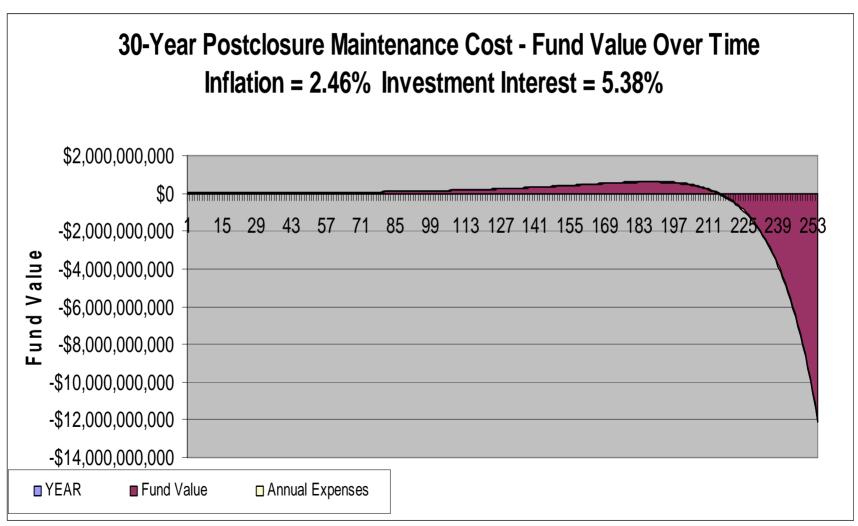
41-Year Estimate with 20% Contingency – SMIF Earnings



50-Year Estimate with 20% Contingency – SMIF Earnings



30-Year Estimate with 20% Contingency – 5.38% Earnings



30-Year Estimate with 20% Contingency – 5.39% Earnings

